



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name FIRST INTERSTATE BANCSYSTEM, INC.

City/State BILLINGS, MT

Bank Holding Company Information

Federal Reserve District: 9

Consolidated Assets (\$000): 31,345,880

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST INTERSTATE BANCSYSTEM, INC.
401 NORTH 31ST STREET
BILLINGS, MT 59101

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BHC Name _____ City/State _____

Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	31,144,565	18,516,470	18,825,003	16,045,162	14,164,640
Net income (\$000)	116,292	141,048	192,119	161,144	180,996
Number of BHCs in peer group	132	132	130	128	125

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.97	2.79	60	2.66	2.65	48	2.61	2.60	48	3.11	2.77	72	3.51	3.01	76
+ Non-interest income	0.60	0.94	32	0.81	1.09	38	0.79	1.04	41	0.97	1.21	44	1.03	1.32	48
- Overhead expense	2.50	2.18	77	2.19	2.21	51	2.16	2.17	51	2.42	2.57	51	2.78	2.69	61
- Provision for credit losses	0.29	0.10	90	-0.04	-0.12	64	-0.08	-0.09	47	0.35	0.51	30	0.10	0.15	41
+ Securities gains (losses)	-0.10	0	0	0	0.01	57	0.01	0.01	72	0	0.02	39	0	0.01	52
+ Other tax equivalent adjustments	-0.02	0	0	0	0	11	0	0	81	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	0.65	1.46	3	1.32	1.76	14	1.33	1.66	25	1.31	1.04	68	1.66	1.56	58
Net operating income	0.50	1.10	5	1.02	1.34	18	1.02	1.26	25	1	0.81	69	1.28	1.19	55
Net income	0.50	1.10	5	1.02	1.34	18	1.02	1.26	25	1	0.82	68	1.28	1.19	55
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.37	3.36	52	2.84	3.12	28	2.79	3.06	28	3.61	3.55	52	4.45	4.41	56
Interest expense	0.15	0.35	21	0.10	0.26	14	0.09	0.25	14	0.18	0.52	7	0.47	1.08	10
Net interest income (tax equivalent)	3.21	3.01	60	2.74	2.85	38	2.70	2.80	37	3.43	3.01	72	3.98	3.33	76
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.23	0.09	84	0.06	0.12	42	0.07	0.11	49	0.15	0.27	42	0.16	0.21	50
Earnings coverage of net loan and lease losses (X)	7.16	36.38	27	38.68	26.30	70	31.78	39.72	61	18.66	22.91	61	18.01	24.40	57
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.21	1.17	61	1.40	1.32	63	1.31	1.23	64	1.47	1.58	48	0.82	0.83	49
Allowance for loan and lease losses / Total loans and leases	1.20	1.15	60	1.40	1.30	63	1.31	1.20	64	1.46	1.55	48	0.81	0.81	50
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.54	0.39	75	0.33	0.58	24	0.29	0.49	25	0.42	0.71	27	0.57	0.57	51
30-89 days past due loans and leases / Total loans and leases	0.30	0.33	57	0.28	0.29	57	0.28	0.32	56	0.55	0.39	75	0.42	0.43	57
Liquidity and Funding															
Net noncore funding dependence	2.17	5.89	38	-5.56	-3.31	42	-6.32	-2.33	38	-5.59	3.20	26	-0.31	14.45	13
Net short-term noncore funding dependence	1.56	0.87	54	-5.90	-9.17	56	-6.65	-7.71	49	-6.07	-4.76	41	-0.90	3.38	28
Net loans and leases / Total assets	55.78	63.09	27	49.19	58.81	19	46.97	58.67	16	55.17	61.58	23	61.18	63.77	32
Capitalization															
Tier 1 leverage ratio	7.67	9.22	13	7.81	9.07	16	7.68	8.98	19	8.16	9.13	20	10.13	9.76	64
Holding company equity capital / Total assets	9.59	9.68	49	10.25	10.79	42	10.10	10.71	41	11.10	11.16	48	13.75	12.43	65
Total equity capital (including minority interest) / Total assets	9.59	9.81	47	10.25	10.91	41	10.10	10.82	39	11.10	11.29	45	13.75	12.57	65
Common equity tier 1 capital / Total risk-weighted assets	10.49	11.79	34	11.59	12.64	34	11.77	12.42	42	11.57	12.38	39	12.62	12.17	66
Net loans and leases / Equity capital (X)	5.82	6.64	36	4.80	5.47	36	4.65	5.53	32	4.97	5.58	38	4.45	5.21	30
Cash dividends / Net income	114.45	31.93	98	54.03	27.22	93	52.90	28.27	92	79.78	42.30	91	43.74	33.12	71
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	61.80	6.04	96	13.50	9.51	69	11.46	10.50	67	20.52	16.68	65	10.12	9.26	65
Equity capital	51.42	-3.83	95	0.37	7.52	15	1.37	7.46	22	-2.69	6.99	10	18.89	10.49	82
Net loans and leases	83.47	14.48	96	-5.72	-0.66	27	-5.11	3.36	22	8.69	9.07	59	6.32	9.10	56
Noncore funding	71.31	36.20	78	18.14	-21.64	91	-3.75	-14.79	70	30.68	-12.18	92	-4.06	6.59	32
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	3.29	11.91	32	4.97	10.65	35	4.97	10.95	35	5.03	13.56	34	0	13.04	13
Equity investment in subsidiaries / Equity capital	98.45	104.01	23	99.17	103.15	24	98.38	103.22	22	101.44	102.81	42	94.37	103.22	8
Cash from ops + noncash items + op expense / Op expense + dividends	4.45	118.32	16	145.26	155.61	53	127.61	154.48	42	91.06	147.24	15	157.68	190.27	41

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	558,717	324,873	429,975	453,223	470,690	71.98	141.10
Income from lease financing receivables.....	3,030	147	173	136	229	1961.22	1933.56
Fully taxable income on loans and leases.....	542,472	321,934	426,255	448,389	465,611	68.50	137.32
Tax-exempt income on loans and leases.....	19,275	3,086	3,893	4,970	5,308	524.59	484.27
Estimated tax benefit on income on loans and leases.....	8,607	820	1,037	336	380	949.87	351.90
Income on loans and leases (tax equivalent).....	570,354	325,840	431,185	453,695	471,299	75.04	143.96
Investment interest income (tax equivalent).....	146,002	53,679	73,741	66,273	64,400	171.99	330.67
Interest on balances due from depository institutions.....	6,351	1,678	2,570	4,003	18,637	278.49	30.87
Interest income on other earning assets.....	4,608	762	1,038	912	1,561	504.72	442.12
Total interest income (tax equivalent).....	727,315	381,959	508,534	524,883	555,897	90.42	166.03
Interest on time deposits of \$250K or more.....	808	771	942	2,651	4,587	4.80	-23.77
Interest on time deposits < \$250K.....	2,259	3,205	3,961	10,819	17,560	-29.52	-53.49
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	17,468	2,433	3,254	4,540	27,135	617.96	85.65
Interest on other borrowings and trading liabilities.....	8,445	2,639	3,532	5,007	9,434	220.01	141.22
Interest on subordinated debt and mandatory convertible securities.....	4,170	4,051	5,401	3,376	0	2.94	250.13
Total interest expense.....	33,150	13,099	17,090	26,393	58,716	153.07	65.60
Net interest income (tax equivalent).....	694,165	368,860	491,444	498,490	497,181	88.19	173.97
Non-interest income.....	139,758	112,395	148,782	156,054	146,045	24.35	33.65
Adjusted operating income (tax equivalent).....	833,923	481,255	640,226	654,544	643,226	73.28	132.98
Overhead expense.....	584,646	303,635	406,046	388,117	393,886	92.55	144.06
Provision for credit losses.....	67,946	-5,129	-14,552	56,894	13,850		802.58
Securities gains (losses).....	-24,425	204	1,142	246	109		
Other tax equivalent adjustments.....	-4,102	-3	1	0	0		
Pretax net operating income (tax equivalent).....	152,804	182,950	249,875	209,779	235,599	-16.48	38.26
Applicable income taxes.....	30,687	40,255	55,621	48,119	54,111	-23.77	-12.42
Tax equivalent adjustments.....	5,825	1,647	2,135	516	492	253.67	80.62
Applicable income taxes (tax equivalent).....	36,512	41,902	57,756	48,635	54,603	-12.86	-4.58
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	116,292	141,048	192,119	161,144	180,996	-17.55	60.95
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	116,292	141,048	192,119	161,144	180,996	-17.55	60.95
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	116,292	141,048	192,119	161,144	180,996	-17.55	60.95
Investment securities income (tax equivalent).....	146,002	53,679	73,741	66,273	64,400	171.99	330.67
US Treasury and agency securities (excluding mortgage-backed securities).....	17,426	4,719	7,381	4,504	8,269	269.27	99.18
Mortgage-backed securities.....	93,071	32,364	43,452	49,404	48,409	187.58	395.48
All other securities.....	35,505	16,596	22,908	12,365	7,722	113.93	457.52
Cash dividends declared.....	133,101	76,208	101,638	128,564	79,163	74.65	280.03
Common.....	133,101	76,208	101,638	128,564	79,163	74.65	280.03
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.11	3.12	49	2.75	2.90	37	2.70	2.85	37	3.27	3.27	51	3.92	4	44
Less: Interest expense	0.14	0.33	21	0.09	0.24	15	0.09	0.23	15	0.16	0.48	8	0.41	0.98	11
Equals: Net interest income (tax equivalent)	2.97	2.79	60	2.66	2.65	48	2.61	2.60	48	3.11	2.77	72	3.51	3.01	76
Plus: Non-interest income	0.60	0.94	32	0.81	1.09	38	0.79	1.04	41	0.97	1.21	44	1.03	1.32	48
Equals: adjusted operating income (tax equivalent)	3.57	3.77	42	3.47	3.80	32	3.40	3.70	31	4.08	4.04	58	4.54	4.41	59
Less: Overhead expense	2.50	2.18	77	2.19	2.21	51	2.16	2.17	51	2.42	2.57	51	2.78	2.69	61
Less: Provision for credit losses	0.29	0.10	90	-0.04	-0.12	64	-0.08	-0.09	47	0.35	0.51	30	0.10	0.15	41
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	1	0	0	99	0	0	1	0	0	4
Plus: Realized gains (losses) on available-for-sale securities	-0.10	0	0	0	0.01	65	0	0.01	65	0	0.02	39	0	0.01	52
Plus: other tax equivalent adjustments	-0.02	0	0	0	0	11	0	0	81	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	0.65	1.46	3	1.32	1.76	14	1.33	1.66	25	1.31	1.04	68	1.66	1.56	58
Less: Applicable income taxes (tax equivalent)	0.16	0.34	5	0.30	0.41	20	0.31	0.38	27	0.30	0.23	71	0.39	0.36	57
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.50	1.10	5	1.02	1.34	18	1.02	1.26	25	1	0.81	69	1.28	1.19	55
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.50	1.10	5	1.02	1.34	18	1.02	1.26	25	1	0.82	68	1.28	1.19	55
Memo: Net income (last four quarters)	0.59	1.10	6	1.03	1.30	21	1.02	1.26	25	1	0.82	68	1.28	1.19	55
Net income—BHC and noncontrolling (minority) interest	0.50	1.11	3	1.02	1.35	17	1.02	1.27	23	1	0.83	68	1.28	1.20	55
Margin Analysis															
Average earning assets / Average assets	92.52	92.93	48	96.88	93.09	89	96.75	93.08	89	90.63	92.32	28	88.21	91.05	22
Average interest-bearing funds / Average assets	58.48	60.58	51	61.01	61.98	52	60.70	61.99	52	60.88	64.06	36	61.56	65.57	32
Interest income (tax equivalent) / Average earning assets	3.37	3.36	52	2.84	3.12	28	2.79	3.06	28	3.61	3.55	52	4.45	4.41	56
Interest expense / Average earning assets	0.15	0.35	21	0.10	0.26	14	0.09	0.25	14	0.18	0.52	7	0.47	1.08	10
Net interest income (tax equivalent) / Average earning assets	3.21	3.01	60	2.74	2.85	38	2.70	2.80	37	3.43	3.01	72	3.98	3.33	76
Yield or Cost															
Total loans and leases (tax equivalent)	4.62	4.24	80	4.37	4.07	72	4.39	4.01	75	4.66	4.27	72	5.29	5.09	71
Interest-bearing bank balances	0.53	0.79	18	0.12	0.13	27	0.13	0.14	32	0.32	0.27	69	2.31	2.04	68
Federal funds sold and reverse repos	1.84	1.05	77	0	0.25	21	0	0.25	19	0.70	0.68	61	2.35	2.44	60
Trading assets	0	0.57	26	0	0.45	26	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	3.32	3.33	48	2.83	3.09	27	2.78	3.04	28	3.61	3.51	54	4.45	4.36	56
Investment securities (tax equivalent)	1.88	1.96	46	1.16	1.77	10	1.15	1.77	10	1.88	2.25	23	2.38	2.76	18
US Treasury and agency securities (excluding mortgage-backed securities)	1.54	1.38	66	0.85	1.23	27	0.90	1.14	33	1.58	1.75	40	1.58	2.32	11
Mortgage-backed securities	1.76	1.87	43	1.20	1.55	18	1.19	1.57	16	1.91	2.05	31	2.40	2.61	20
All other securities	2.22	2.89	23	1.89	2.85	21	1.77	2.81	16	2.22	3.24	13	2.93	4.06	14
Interest-bearing deposits	0.12	0.35	11	0.06	0.22	10	0.06	0.21	9	0.15	0.53	4	0.47	1.10	9
Time deposits of \$250K or more	0.44	0.61	29	0.57	0.70	38	0.52	0.66	36	1.23	1.42	29	1.73	1.96	30
Time deposits < \$250K	0.28	0.58	19	0.55	0.67	40	0.52	0.62	43	1.13	1.36	26	1.56	1.82	31
Other domestic deposits	0.15	0.31	27	0.04	0.16	6	0.04	0.15	7	0.06	0.36	0	0.41	0.93	11
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.15	0.88	17	0.05	0.18	20	0.05	0.17	24	0.10	0.62	4	0.51	1.86	17
Other borrowed funds and trading liabilities	1.53	1.55	43	1.06	1.29	42	1.16	1.27	45	4.67	1.50	97	8.86	2.38	99
All interest-bearing funds	0.24	0.54	14	0.15	0.38	12	0.15	0.37	12	0.27	0.74	6	0.67	1.49	8

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	139,758	112,395	148,782	156,054	146,045
Fiduciary activities income	21,294	15,031	20,829	19,093	19,160
Service charges on deposit accounts - domestic	22,441	13,982	19,005	19,635	23,749
Trading revenue	4,951	1,436	2,781	7,719	2,500
Investment banking fees and commissions	4,550	4,069	5,455	4,719	4,656
Insurance activities revenue	304	77	69	118	212
Venture capital revenue	0	0	0	0	0
Net servicing fees	9,912	12,813	16,304	4,150	16,372
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	8,803	21,777	26,141	43,695	26,642
Other non-interest income	67,503	43,210	58,198	56,925	52,754
Total overhead expenses	584,646	303,635	406,046	388,117	393,886
Personnel expense	260,467	166,350	220,726	222,536	206,873
Net occupancy expense	59,494	39,120	52,456	50,560	47,088
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	11,796	7,491	9,911	10,861	11,154
Other operating expenses	252,889	90,674	122,953	104,160	128,771
Fee income on mutual funds and annuities	4,550	4,069	5,454	4,725	4,667
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,666	2,368	2,358	2,615	2,473
Average personnel expense per employee	71.05	70.25	93.61	85.10	83.65
Average assets per employee	8,495.52	7,819.46	7,983.46	6,135.82	5,727.72

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	3.26	2.43	66	3.62	2.14	72	3.67	2.17	74	3.03	2.02	69	3.20	2.72	61
Overhead expenses / Net Interest Income + non-interest income	70.95	58.02	88	63.31	58.85	69	63.63	59.28	67	59.34	62.28	41	61.28	61.29	54
Percent of Average Assets															
Total overhead expense	2.50	2.18	77	2.19	2.21	51	2.16	2.17	51	2.42	2.57	51	2.78	2.69	61
Personnel expense	1.12	1.20	42	1.20	1.23	46	1.17	1.21	44	1.39	1.30	61	1.46	1.41	52
Net occupancy expense	0.25	0.22	65	0.28	0.24	70	0.28	0.23	70	0.32	0.26	71	0.33	0.28	71
Other operating expenses	1.13	0.73	87	0.71	0.72	59	0.71	0.72	58	0.72	0.94	34	0.99	0.97	66
Overhead less non-interest income	1.90	1.22	92	1.38	1.08	74	1.37	1.10	73	1.45	1.25	69	1.75	1.32	78
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	70.11	57.55	88	63.09	58.34	71	63.42	58.83	68	59.30	61.82	45	61.24	60.64	56
Personnel expense	31.23	31.86	42	34.57	32.89	60	34.48	32.93	56	34	32.36	57	32.16	32.39	49
Net occupancy expense	7.13	5.98	71	8.13	6.26	79	8.19	6.23	79	7.72	6.58	68	7.32	6.52	64
Other operating expenses	31.74	19.14	93	20.40	18.68	67	20.75	19.18	63	17.57	22.28	32	21.75	21.20	65
Total non-interest income	16.76	24.10	33	23.35	28.20	40	23.24	27.67	41	23.84	28.83	42	22.71	29.23	44
Fiduciary activities income	2.55	2.13	63	3.12	2.27	68	3.25	2.20	68	2.92	2.09	68	2.98	1.97	68
Service charges on domestic deposit accounts	2.69	3.30	40	2.91	3.25	40	2.97	3.27	41	3	3.27	44	3.69	3.88	45
Trading revenue	0.59	0.57	69	0.30	0.68	65	0.43	0.62	65	1.18	1.28	71	0.39	1.18	52
Investment banking fees and commissions	0.55	2.15	33	0.85	2.46	37	0.85	2.58	36	0.72	2.46	33	0.72	3.54	32
Insurance activities revenue	0.04	0.36	47	0.02	0.38	39	0.01	0.36	34	0.02	0.41	36	0.03	0.47	41
Venture capital revenue	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	1.19	1.23	73	2.66	0.56	90	2.55	0.60	89	0.63	0.01	86	2.55	0.28	96
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.06	1.19	57	4.53	3.64	69	4.08	3.30	67	6.68	3.92	75	4.14	1.86	84
Other non-interest income	8.09	8.80	56	8.98	9.39	59	9.09	9.27	60	8.70	9.65	52	8.20	10.04	49
Overhead less non-interest income	53.35	32.79	95	39.74	29.67	78	40.18	30.52	78	35.45	31.93	56	38.53	31.06	70
Applicable income taxes / Pretax net operating income (tax equivalent)	20.08	21.50	31	22	21.49	54	22.26	21.18	62	22.94	18.63	78	22.97	20.56	72
Applicable income tax + TE / Pretax net operating income + TE	23.89	23.57	54	22.90	23.11	49	23.11	22.67	57	23.18	21.18	63	23.18	23.23	52

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	13,161,580	7,063,925	6,986,711	6,691,776	6,281,670	86.32	157.62
Commercial and industrial loans	2,111,692	1,312,981	1,128,065	1,788,083	1,268,900	60.83	95.40
Loans to individuals	1,008,593	951,901	930,080	1,024,042	1,043,188	5.96	-1.88
Loans to depository institutions and acceptances of other banks	1,699	735	591	240	1,288	131.16	4.94
Agricultural loans	658,193	212,434	203,898	247,635	279,112	209.83	331.09
Other loans and leases	768,560	143,558	124,660	150,776	162,908	435.37	329.37
Less: Unearned income	13,079	20,457	12,295	20,984	5,549	-36.07	1440.52
Loans and leases, net of unearned income	17,697,238	9,665,077	9,361,710	9,881,568	9,031,517	83.10	134.40
Less: Allowance for loan and lease losses	212,957	135,122	122,231	144,333	72,987	57.60	185.57
Net loans and leases	17,484,281	9,529,955	9,239,479	9,737,235	8,958,530	83.47	133.89
Debt securities that reprice or mature in over 1 year	8,989,638	5,968,749	6,452,528	4,016,844	2,865,121	50.61	262.61
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	26,473,919	15,498,704	15,692,007	13,754,079	11,823,651	70.81	165.95
Interest-bearing bank balances	202,051	2,008,382	2,179,582	2,017,581	841,014	-89.94	-70.77
Federal funds sold and reverse repos	52	53	52	53	98	-1.89	-64.38
Debt securities that reprice or mature within 1 year	1,279,314	53,481	56,113	43,737	184,463	2292.09	840.50
Trading assets	42,199	27,852	22,222	52,179	21,898	51.51	381.45
Total earning assets	27,997,535	17,588,472	17,949,976	15,867,629	12,871,124	59.18	159.46
Non-interest-bearing cash and due from depository institutions	389,778	225,026	165,098	259,317	238,851	73.21	94.91
Premises, fixed assets, and leases	439,884	291,687	294,173	306,500	300,405	50.81	85.81
Other real estate owned	16,377	2,337	2,024	2,496	8,464	600.77	58.32
Investment in unconsolidated subsidiaries	10,968	8,249	8,093	8,127	8,290	32.96	26.36
Intangible and other assets	2,491,338	1,257,296	1,252,585	1,204,638	1,216,953	98.15	159.59
Total assets	31,345,880	19,373,067	19,671,949	17,648,707	14,644,087	61.80	156.80
Quarterly average assets	32,005,895	19,074,393	19,750,603	17,392,512	14,704,819	67.80	161.29
Average loans and leases (YTD)	16,446,565	9,934,338	9,818,367	9,739,771	8,909,580	65.55	169.40
Memoranda							
Loans held-for-sale	93,609	42,534	30,127	74,028	100,946	120.08	88.24
Loans not held-for-sale	17,603,629	9,622,543	9,331,583	9,807,540	8,930,571	82.94	134.71
Real estate loans secured by 1-4 family	2,733,730	1,860,849	1,837,761	1,742,802	1,644,011	46.91	72.79
Commercial real estate loans	9,626,906	4,973,219	4,935,092	4,728,409	4,411,100	93.57	185.96
Construction and land development	2,023,041	1,138,760	1,007,806	1,039,404	977,642	77.65	184.43
Multifamily	864,369	371,317	420,080	362,337	299,936	132.78	305.69
Nonfarm nonresidential	6,739,496	3,463,142	3,507,206	3,326,668	3,133,522	94.61	175.96
Real estate loans secured by farmland	800,944	229,857	213,858	220,565	226,559	248.45	399.66
Total investment securities	10,268,952	6,022,230	6,508,641	4,060,581	3,049,584	70.52	292.66
U.S. Treasury securities	732,866	691,827	684,707	0	8,967	5.93	22766.33
US agency securities (excluding mortgage-backed securities)	549,838	326,027	346,926	331,852	386,672	68.65	4.65
Municipal securities	442,945	509,591	495,161	512,499	138,217	-13.08	144.75
Mortgage-backed securities	6,675,755	3,652,094	3,800,400	2,909,469	2,365,484	82.79	275.81
Asset-backed securities	1,548,755	452,962	899,362	57	75	241.92	846214.21
Other debt securities	318,793	389,729	282,085	306,704	150,169	-18.20	147.00
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	6,783,219	4,403,578	4,820,497	4,008,455	2,956,754	54.04	221.67
U.S. Treasury securities	336,783	691,827	684,707	0	8,967	-51.32	10408.05
US agency securities (excluding mortgage-backed securities)	198,941	326,027	346,926	331,852	366,852	-38.98	-60.65
Municipal securities	260,491	439,872	427,580	465,895	80,949	-40.78	
Mortgage-backed securities	4,234,126	2,114,709	2,191,382	2,908,477	2,364,288	100.22	176.19
Asset-backed securities	1,513,881	452,926	899,330	0	0	234.24	
Other debt securities	238,997	378,217	270,572	302,231	135,698	-36.81	257.37
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-420,302	-7,884	-20,089	2,924	2,158		
Available-for-sale securities appreciation (depreciation)	-664,935	-5,281	-38,828	75,987	14,443		
Structured notes, fair value	0	0	0	0	0		-100.00
Pledged securities	4,562,283	2,330,617	2,564,778	2,293,877	1,787,736	95.75	210.85

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	1,392,860	989,611	852,701	822,308	776,888	40.75	188.24
NOW, ATS and transaction accounts	2,576,700	1,570,042	1,786,777	1,483,400	1,347,429	64.12	126.95
Time deposits less brokered deposits < \$250K	1,201,949	744,338	722,525	807,584	1,112,485	61.48	44.32
MMDA and other savings accounts	20,379,567	12,524,088	12,728,494	10,916,815	8,149,327	62.72	182.91
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	25,551,076	15,828,079	16,090,497	14,030,107	11,386,129	61.43	164.65
Time deposits of \$250K or more	308,052	179,060	179,073	187,076	274,496	72.04	62.44
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	1,075,591	1,007,472	1,051,064	1,091,371	697,571	6.76	69.31
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	625,032	1	9	13	5	999999.00	6145.32
Other borrowings w/remaining maturity over 1 year	21,902	13,716	13,691	13,788	13,878	59.68	172.45
Brokered deposits < \$250K	25,583	0	0	0	2,925		-71.25
Noncore funding	2,056,160	1,200,249	1,243,837	1,292,248	988,875	71.31	120.63
Trading liabilities	163,728	20,837	18,510	16,755	10,285	685.76	1699.41
Subordinated notes and debentures + trust preferred securities	259,445	183,220	183,269	183,071	84,445	41.60	159.44
Other liabilities	310,009	155,797	149,305	166,756	160,383	98.98	240.82
Total liabilities	28,340,418	17,388,182	17,685,418	15,688,937	12,630,117	62.99	162.73
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	2,477,361	943,626	945,003	941,086	1,049,304	162.54	260.86
Common surplus	0	0	0	0	0		
Retained earnings	1,035,754	1,026,918	1,052,562	962,078	953,656	0.86	41.52
Accumulated other comprehensive income	-507,653	14,341	-11,034	56,606	11,010		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	3,005,462	1,984,885	1,986,531	1,959,770	2,013,970	51.42	111.74
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,005,462	1,984,885	1,986,531	1,959,770	2,013,970	51.42	111.74
Total liabilities and capital	31,345,880	19,373,067	19,671,949	17,648,707	14,644,087	61.80	156.80
Memoranda							
Non-interest-bearing deposits	8,163,282	5,617,946	5,568,279	4,633,538	3,426,495	45.31	175.29
Interest-bearing deposits	17,721,429	10,389,193	10,701,291	9,583,645	8,237,055	70.58	154.32
Total deposits	25,884,711	16,007,139	16,269,570	14,217,183	11,663,550	61.71	160.58
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,986,531	1,959,770	1,959,770	2,013,970	1,693,937		
Accounting restatements	0	0	0	-24,158	0		
Net income	116,292	141,048	192,119	161,144	180,996		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-190,160	2,540	3,917	-108,218	6,452		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	1,722,519	0	0	0	176,161		
Less: Dividends declared	133,101	76,208	101,638	128,564	79,163		
Change in other comprehensive income	-496,619	-42,265	-67,637	45,596	35,587		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	3,005,462	1,984,885	1,986,531	1,959,770	2,013,970		

BHC Name _____ City/State _____

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	41.99	39.88	51	36.46	36.06	46	35.52	36.25	44	37.92	36.22	45	42.90	37.78	53
Commercial and industrial loans	6.74	11.23	26	6.78	11.11	22	5.73	10.76	22	10.13	13.52	30	8.66	12.02	34
Loans to individuals	3.22	3.58	61	4.91	3.60	73	4.73	3.36	72	5.80	3.40	75	7.12	4.20	73
Loans to depository institutions and acceptances of other banks	0.01	0.02	73	0	0.02	72	0	0.02	75	0	0.03	68	0.01	0.04	71
Agricultural loans	2.10	0.19	94	1.10	0.21	90	1.04	0.18	92	1.40	0.19	92	1.91	0.24	92
Other loans and leases	2.45	4.52	39	0.74	4.26	16	0.63	4.47	13	0.85	4.63	14	1.11	5.01	15
Net loans and leases	55.78	63.09	27	49.19	58.81	19	46.97	58.67	16	55.17	61.58	23	61.18	63.77	32
Debt securities over 1 year	28.68	18.76	83	30.81	18.32	88	32.80	19.46	90	22.76	15.55	79	19.57	14.60	76
Mutual funds and equity securities	0	0.05	12	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	84.46	83.05	41	80	78.17	48	79.77	79.22	42	77.93	78.16	32	80.74	79.65	31
Interest-bearing bank balances	0.64	3.61	13	10.37	9.37	62	11.08	8.50	70	11.43	7.51	79	5.74	3.06	78
Federal funds sold and reverse repos	0	0.52	55	0	0.53	57	0	0.54	58	0	0.82	54	0	1.57	53
Debt securities 1 year or less	4.08	1.71	86	0.28	1.51	18	0.29	1.56	19	0.25	1.68	17	1.26	1.91	51
Trading assets	0.13	0.59	58	0.14	0.58	52	0.11	0.49	51	0.30	1.01	50	0.15	1.19	46
Total earning assets	89.32	90.76	30	90.79	91.57	39	91.25	91.77	44	89.91	91.05	32	87.89	89.53	28
Non-interest cash and due from depository institutions	1.24	0.98	74	1.16	0.99	63	0.84	0.82	53	1.47	1.07	83	1.63	1.14	81
Other real estate owned	0.05	0.01	93	0.01	0.01	62	0.01	0.01	64	0.01	0.02	56	0.06	0.03	78
All other assets	9.44	8.19	66	8.05	7.39	61	7.91	7.35	61	8.62	7.82	62	10.48	9.27	67
Memoranda															
Short-term investments	4.73	6.75	51	10.64	12.31	49	11.37	11.47	56	11.68	11.17	64	7	7.63	63
U.S. Treasury securities	2.34	1.98	71	3.57	1.18	83	3.48	1.47	81	0	0.84	17	0.06	1.03	40
US agency securities (excluding mortgage-backed securities)	1.75	0.81	76	1.68	0.75	79	1.76	0.82	79	1.88	0.63	85	2.64	0.54	92
Municipal securities	1.41	1.69	58	2.63	1.70	69	2.52	1.73	67	2.90	1.69	72	0.94	1.34	55
Mortgage-backed securities	21.30	12.93	86	18.85	13.46	75	19.32	14.14	74	16.49	11.75	72	16.15	11.44	78
Asset-backed securities	4.94	0.85	95	2.34	0.47	89	4.57	0.50	95	0	0.32	50	0	0.28	50
Other debt securities	1.02	0.51	75	2.01	0.51	90	1.43	0.53	81	1.74	0.42	89	1.03	0.39	80
Loans held-for-sale	0.30	0.30	69	0.22	0.50	52	0.15	0.55	46	0.42	0.52	55	0.69	0.39	76
Loans held for investment	56.16	63.03	24	49.67	58.34	19	47.44	58.06	19	55.57	61.72	24	60.98	63.50	33
Real estate loans secured by 1-4 family	8.72	12.79	34	9.61	11.57	39	9.34	11.46	38	9.87	11.91	40	11.23	13.29	39
Revolving	1.72	1.52	60	1.95	1.44	64	1.96	1.42	63	2.07	1.66	62	2.68	2.07	62
Closed-end, secured by first liens	6.89	10.86	34	7.50	9.73	40	7.25	9.67	38	7.58	9.81	36	8.09	10.69	38
Closed-end, secured by junior liens	0.11	0.19	52	0.15	0.19	54	0.13	0.17	54	0.23	0.22	65	0.46	0.28	79
Commercial real estate loans	30.71	24.89	61	25.67	22.35	57	25.09	22.69	55	26.79	22.22	60	30.12	22.23	64
Construction and land development	6.45	3.92	78	5.88	3.40	83	5.12	3.34	70	5.89	3.40	80	6.68	3.44	80
Multifamily	2.76	3.87	48	1.92	3.32	41	2.14	3.57	43	2.05	3.12	39	2.05	3.01	44
Nonfarm nonresidential	21.50	15.73	67	17.88	14.65	62	17.83	14.57	63	18.85	14.72	63	21.40	14.69	70
Real estate loans secured by farmland	2.56	0.34	96	1.19	0.35	84	1.09	0.30	85	1.25	0.33	86	1.55	0.36	87

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	74.37	62.29	67	73.09	60.51	69	74.63	61.05	68	67.72	57.15	65	69.55	57.46	62
Real estate loans secured by 1-4 family	15.45	20.65	33	19.25	20	47	19.63	19.86	49	17.64	19.43	41	18.20	20.75	39
Revolving	3.05	2.39	63	3.92	2.47	72	4.12	2.43	75	3.70	2.64	63	4.34	3.15	66
Closed-end	12.39	18.01	31	15.34	17.35	40	15.51	17.24	42	13.94	16.59	37	13.86	17.39	35
Commercial real estate loans	54.40	38.12	78	51.46	37.13	77	52.72	37.86	76	47.85	34.63	75	48.84	33.52	76
Construction and land development	11.43	6.10	79	11.78	5.69	84	10.77	5.65	81	10.52	5.26	86	10.82	5.09	86
1-4 family	2.83	1.40	78	1.57	1.19	68	2.80	1.18	83	1.72	0.93	75	2.39	0.94	81
Other	8.60	4.62	83	10.21	4.46	93	7.97	4.40	81	8.79	4.19	90	8.43	4.02	88
Multifamily	4.88	5.86	52	3.84	5.41	44	4.49	5.78	49	3.67	4.96	45	3.32	4.69	43
Nonfarm nonresidential	38.08	24.30	79	35.83	24.45	76	37.46	24.56	77	33.67	22.93	77	34.70	22.15	78
Owner-occupied	16.72	8.11	89	16.29	8.31	87	17.13	8.29	89	16.56	7.68	91	18.17	7.72	93
Other	21.36	15.95	69	19.54	15.83	62	20.33	15.94	66	17.11	14.95	58	16.52	14.34	59
Real estate loans secured by farmland	4.53	0.55	96	2.38	0.61	87	2.28	0.54	88	2.23	0.54	87	2.51	0.55	88
Loans to depository institutions and acceptances of other banks	0.01	0.04	74	0.01	0.03	73	0.01	0.04	74	0	0.06	69	0.01	0.11	70
Commercial and industrial loans	11.93	18.37	30	13.58	19.45	30	12.05	18.86	26	18.10	22.17	36	14.05	19.53	32
Loans to individuals	5.70	6.24	63	9.85	6.58	73	9.93	6.24	76	10.36	6.13	74	11.55	7.13	73
Credit card loans	0.42	0.53	72	0.66	0.51	76	0.69	0.53	76	0.71	0.65	75	0.90	0.81	74
Agricultural loans	3.72	0.31	94	2.20	0.38	91	2.18	0.34	92	2.51	0.32	93	3.09	0.37	92
Other loans and leases	4.34	8.16	43	1.49	8.42	17	1.33	8.75	16	1.53	9.09	17	1.80	9.85	16
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	514.42	411.16	68	456.79	383.43	63	447.01	391.81	57	452.27	381.27	59	420.10	391.26	49
Real estate loans secured by 1-4 family	106.85	133.66	38	120.33	124.74	50	117.58	126.06	47	117.79	125.03	47	109.95	138.18	39
Revolving	21.13	15.46	65	24.48	15.53	70	24.70	15.44	71	24.69	17.42	66	26.23	21.26	62
Closed-end	85.72	116.59	34	95.85	107.54	46	92.88	108.85	45	93.10	106.14	45	83.72	115.20	36
Commercial real estate loans	376.27	254.65	79	321.60	238.58	74	315.75	245.88	66	319.57	234.65	69	295	229.44	58
Construction and land development	79.07	39.81	82	73.64	36.07	86	64.48	35.95	80	70.25	35.62	82	65.38	34.95	78
1-4 family	19.60	9.02	80	9.84	7.44	66	16.76	7.42	80	11.51	6.34	75	14.43	6.61	78
Other	59.47	30.27	85	63.80	28.34	92	47.72	28.11	79	58.74	28.16	89	50.95	27.32	82
Multifamily	33.78	40.47	53	24.01	35.29	43	26.88	38.66	48	24.49	32.74	42	20.06	31.04	41
Nonfarm nonresidential	263.41	161.09	86	223.95	156.30	74	224.39	158.05	73	224.84	155.06	73	209.56	152.10	64
Owner-occupied	115.64	53.43	90	101.80	52.63	86	102.60	52.99	86	110.59	52.37	86	109.76	53.07	87
Other	147.78	105.96	73	122.15	100.99	61	121.79	102.54	60	114.24	100.54	57	99.80	97.41	52
Real estate loans secured by farmland	31.30	3.36	97	14.86	3.67	88	13.68	3.22	89	14.91	3.44	89	15.15	3.60	87
Loans to depository institutions and acceptances of other banks	0.07	0.26	74	0.05	0.20	74	0.04	0.21	75	0.02	0.28	69	0.09	0.44	70
Commercial and industrial loans	82.54	115.08	38	84.90	116.17	38	72.17	114.45	32	120.85	139.91	39	84.86	122.02	33
Loans to individuals	39.42	35.47	65	61.56	36.56	75	59.51	34.55	76	69.21	37.47	76	69.77	43.51	70
Credit card loans	2.90	2.79	74	4.14	2.58	78	4.15	2.77	78	4.75	3.30	76	5.46	4.34	76
Agricultural loans	25.73	1.73	96	13.74	2.03	92	13.05	1.86	93	16.74	1.88	93	18.67	2.18	93
Other loans and leases	30.04	50.11	43	9.28	47.63	18	7.98	51.06	15	10.19	49.54	17	10.89	52.44	16
Supplemental															
Non-owner occupied CRE loans / Gross loans	37.69	30.74	66	35.18	29.25	60	35.60	30.07	61	31.32	27.32	55	30.69	26.45	57
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	260.72	205.31	67	219.90	187.63	57	213.23	195.33	56	209.20	183.76	54	185.39	178.57	50
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	376.35	262.15	78	321.69	244.92	71	315.84	252.85	64	319.79	240.85	67	295.15	236.10	55

BHC Name _____ City/State _____

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	4.73	6.75	51	10.64	12.31	49	11.37	11.47	56	11.68	11.17	64	7	7.63	63
Liquid assets	26.67	23.63	63	35.78	29.12	70	35.71	29.03	70	31.50	26.22	68	26.06	22.44	70
Investment securities	32.76	20.98	81	31.09	20.37	82	33.09	21.63	83	23.01	17.85	73	20.82	16.99	69
Net loans and leases	55.78	63.09	27	49.19	58.81	19	46.97	58.67	16	55.17	61.58	23	61.18	63.77	32
Net loans, leases and standby letters of credit	56.05	63.92	24	49.47	59.61	18	47.23	59.49	15	55.46	62.48	22	61.43	64.84	30
Core deposits	81.51	74.28	72	81.70	75.52	72	81.79	75.71	72	79.50	70.67	75	77.75	63.09	86
Noncore funding	6.56	12.30	34	6.20	10.15	39	6.32	10.30	43	7.32	14.13	31	6.75	19.36	13
Time deposits of \$250K or more	0.98	1.67	36	0.92	1.67	33	0.91	1.58	32	1.06	2.11	29	1.87	2.94	33
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	3.43	1.24	86	5.20	1.19	89	5.34	1.23	89	6.18	1.47	89	4.76	1.94	82
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	3.43	0.58	94	5.20	0.54	97	5.34	0.54	96	6.18	0.54	97	4.76	0.48	96
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	1.99	2.18	55	0	0.88	24	0	1	23	0	1.24	15	0	3.01	3
Earning assets that reprice within 1 year	32.19	35.71	39	35.48	38.80	42	34.11	37.37	45	40.71	39.38	49	38.67	39.29	44
Interest-bearing liabilities that reprice within 1 year	3.01	6.79	22	3.79	6.64	32	3.62	6.39	34	4.27	8.20	28	7.38	10.19	34
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	29.18	27.35	48	31.69	30.83	49	30.49	29.65	51	36.44	29.11	62	31.29	26.63	60
Other Liquidity and Funding Ratios															
Net noncore funding dependence	2.17	5.89	38	-5.56	-3.31	42	-6.32	-2.33	38	-5.59	3.20	26	-0.31	14.45	13
Net short-term noncore funding dependence	1.56	0.87	54	-5.90	-9.17	56	-6.65	-7.71	49	-6.07	-4.76	41	-0.90	3.38	28
Short-term investment / Short-term noncore funding	78.16	112.63	45	179.79	304.29	39	187.44	273.46	42	168.13	184.19	57	111.58	77.77	73
Liquid assets - short-term noncore funding / Nonliquid assets	28.12	24.05	63	46.49	36.72	66	46.12	36.68	68	35.85	28.18	68	26.75	16.97	78
Net loans and leases / Total deposits	67.55	79.04	24	59.54	73.05	18	56.79	72.79	15	68.49	79.43	21	76.81	90.31	20
Net loans and leases / Core deposits	68.43	86.19	19	60.21	78.83	14	57.42	78.25	12	69.40	88.34	17	78.68	103.93	11
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-17.76	-10.05	22	-0.55	0.50	13	-1.37	0.12	8	0.21	1.57	23	0.15	0.72	33
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-28.09	-19.27	22	-0.37	1.06	14	-2.64	-0.25	10	5.55	4.31	72	1.02	1.36	45
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	33.94	26.09	60	26.88	13.65	73	25.94	14.28	73	1.28	11.38	42	3.04	12.67	46
Available-for-sale securities	66.06	71.92	41	73.12	84.59	26	74.06	83.77	27	98.72	87.23	64	96.96	85.40	56
U.S. Treasury securities	7.14	9.62	57	11.49	6.01	78	10.52	6.70	75	0	4.72	16	0.29	6.15	36
US agency securities (excluding mortgage-backed securities)	5.35	4.10	67	5.41	4.24	71	5.33	4.12	71	8.17	4.01	78	12.68	3.49	88
Municipal securities	4.31	8.02	47	8.46	8.38	63	7.61	8.22	61	12.62	9.83	66	4.53	7.75	52
Mortgage-backed securities	65.01	62.34	51	60.64	66.09	41	58.39	66.54	35	71.65	66.64	56	77.57	67.43	59
Asset-backed securities	15.08	4.33	84	7.52	2.45	82	13.82	2.50	90	0	1.91	50	0	1.66	50
Other debt securities	3.10	3.02	63	6.47	3.01	81	4.33	3.08	68	7.55	3.01	82	4.92	2.94	76
Mutual funds and equity securities	0	0.27	12	0	0.29	13	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	12.46	9.28	71	0.89	8.18	11	0.86	7.78	11	1.08	10.55	11	6.05	11.86	38
Debt securities 1 to 5 years	17.17	20.14	51	13.69	17.39	49	11.16	18.25	40	6.17	17.03	33	14.52	17.94	53
Debt securities over 5 years	70.38	68.28	45	85.42	72.07	69	87.98	71.11	80	92.75	69.86	88	79.43	66.02	60
Pledged securities	44.43	31.26	72	38.70	33.37	58	39.41	32.26	61	56.49	35.67	75	58.62	30.57	84
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-28.15	-40.81	65	25.21	64.27	42	8.46	27.98	43	101	183.32	42	33.56	26.69	65
Investment securities	70.52	11.76	90	71.67	32.48	82	60.29	31.36	81	33.15	23.62	71	13.96	11.75	68
Core deposits	61.43	4.57	96	15.55	16.96	53	14.69	16.94	55	23.22	26.88	42	9.71	11.23	59
Noncore funding	71.31	36.20	78	18.14	-21.64	91	-3.75	-14.79	70	30.68	-12.18	92	-4.06	6.59	32

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Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			3,021,164	2,922,770	2,807,810
Commit: Secured commercial real estate loans	1,575,086	710,960	748,425	624,650	643,109
Commit: Unsecured real estate loans	3,203	3,920	200	3,500	989
Credit card lines (reported semiannually, June/Dec)			681,561	682,818	764,091
Securities underwriting	0	0	0	0	0
Standby letters of credit	84,935	53,085	51,110	51,055	37,006
Commercial and similar letters of credit	7,507	6,688	6,435	7,931	5,702
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	107,183	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	107,183	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	32,265	164,807	102,408	126,800	125,495
Written options contracts (interest rate)	325,949	154,165	77,319	106,363	67,760
Purchased options contracts (interest rate)	0	4,376	0	4,480	0
Interest rate swaps	3,486,542	2,528,090	2,615,400	1,853,384	1,006,339
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							15.36	22.78	23	16.56	22.01	31	19.17	23.52	42
Standby letters of credit	0.27	0.66	33	0.27	0.66	27	0.26	0.65	28	0.29	0.71	28	0.25	0.84	24
Commercial and similar letters of credit	0.02	0.02	73	0.03	0.02	81	0.03	0.02	78	0.04	0.02	83	0.04	0.02	80
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.34	0.27	69	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.34	0.19	78	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	12.27	44.74	41	14.72	47.31	47	14.21	46.30	46	11.85	48.62	33	8.19	68.47	23
Interest rate contracts	12.27	32.78	44	14.72	35.15	50	14.21	32.46	49	11.85	34.36	35	8.19	47.31	24
Interest rate futures and forward contracts	0.10	3.53	51	0.85	4.39	62	0.52	3.25	59	0.72	6.21	50	0.86	10.67	61
Written options contracts (interest rate)	1.04	1.49	70	0.80	1.69	55	0.39	1.41	51	0.60	2.18	43	0.46	2.47	47
Purchased options contracts (interest rate)	0	1.57	23	0.02	1.29	45	0	1.31	23	0.03	1.46	45	0	2.65	22
Interest rate swaps	11.12	23.04	48	13.05	20.27	53	13.30	20.49	53	10.50	20.83	39	6.87	28.86	27
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							30.77	44.98	38	30.01	42.82	42	31.51	45.53	43

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Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	3,844,756	2,851,438	2,795,127	2,091,027	1,199,594
Interest rate contracts	3,844,756	2,851,438	2,795,127	2,091,027	1,199,594
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	32,265	164,807	102,408	126,800	125,495
Written options	325,949	154,165	77,319	106,363	67,760
Exchange-traded	0	0	0	0	0
Over-the-counter	325,949	154,165	77,319	106,363	67,760
Purchased options	0	4,376	0	4,480	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	4,376	0	4,480	0
Swaps	3,486,542	2,528,090	2,615,400	1,853,384	1,006,339
Held for trading	3,486,542	1,800,760	1,915,399	1,774,711	1,006,339
Interest rate contracts	3,486,542	1,800,760	1,915,399	1,774,711	1,006,339
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	358,214	1,050,678	879,728	316,316	193,255
Interest rate contracts	358,214	1,050,678	879,728	316,316	193,255
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,925,990	2,696,495	2,717,808	1,989,143	1,131,834
One year or less	73,454	293,477	196,500	133,757	125,771
Over 1 year to 5 years	966,086	859,405	976,339	421,154	201,155
Over 5 years	2,886,450	1,543,613	1,544,969	1,434,232	804,908
Gross negative fair value (absolute value)	173,300	20,273	18,503	53,482	22,200
Gross positive fair value	42,820	34,406	28,052	55,524	23,236
Held for trading	42,199	27,852	22,222	52,179	21,898
Non-traded	621	6,554	5,830	3,345	1,338
Current credit exposure on risk-based capital derivative contracts	42,820	34,406	27,633	55,524	23,235
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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Peer #

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Written options	8.48	5.29	71	5.41	7.18	58	2.77	6.28	43	5.09	8.18	52	5.65	5.91	58
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	8.48	4.93	74	5.41	6.91	58	2.77	5.96	45	5.09	7.73	54	5.65	5.10	62
Purchased options	0	4.14	20	0.15	3.41	44	0	3.27	20	0.21	3.42	42	0	4.42	18
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.58	21	0.15	3.01	46	0	2.87	21	0.21	2.86	47	0	3.35	18
Swaps	90.68	77.96	58	88.66	71.71	62	93.57	74.26	67	88.64	68.76	64	83.89	69.75	55
Held for trading															
Interest rate contracts	90.68	38.03	78	63.15	40.70	56	68.53	40.42	57	84.87	43.53	73	83.89	44.16	70
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded															
Interest rate contracts	9.32	61.97	21	36.85	59.30	43	31.47	59.58	42	15.13	56.47	26	16.11	55.84	29
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	1.91	37.29	13	10.29	27.90	37	7.03	27.56	29	6.40	32.05	26	10.48	32.17	33
Over 1 year to 5 years	25.13	22.61	54	30.14	29.78	54	34.93	27.01	61	20.14	27.06	42	16.77	30.45	36
Over 5 years	75.07	26.09	93	54.13	29.19	77	55.27	29.89	77	68.59	29.56	86	67.10	28.09	86
Gross negative fair value (absolute value)	4.51	2.48	87	0.71	1.18	35	0.66	0.98	38	2.56	1.55	75	1.85	0.83	87
Gross positive fair value	1.11	2.55	25	1.21	1.59	35	1	1.34	31	2.66	2.23	62	1.94	1.19	81
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.07	0.10	60	0.01	0.05	45	0.01	0.04	44	0.04	0.07	60	0.02	0.06	50
Gross positive fair value (X)	0.02	0.10	32	0.02	0.06	43	0.02	0.05	40	0.04	0.09	39	0.02	0.07	35
Held for trading (X)	0.02	0.06	58	0.02	0.05	56	0.02	0.04	55	0.04	0.07	53	0.02	0.06	49
Non-traded (X)	0	0.02	16	0	0.01	43	0	0.01	44	0	0.02	29	0	0.01	33
Current credit exposure (X)	0.02	0.06	41	0.02	0.05	53	0.02	0.04	50	0.04	0.06	49	0.02	0.05	41
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.19	0.70	38	0.29	0.59	51	0.23	0.46	48	0.50	0.85	48	0.22	0.73	41

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	122,231	144,333	144,333	72,987	72,962
Gross losses	39,745	11,769	16,610	21,002	23,641
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	10,823	7,202	9,279	6,742	9,816
Net losses	28,922	4,567	7,331	14,260	13,825
Provision for loan and lease losses	60,192	-4,644	-14,771	56,894	13,850
Adjustments	59,456	0	0	28,712	0
Ending balance	212,957	135,122	122,231	144,333	72,987
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.26	0.09	90	-0.03	-0.12	66	-0.08	-0.09	47	0.35	0.51	30	0.10	0.15	41
Provision for loan and lease losses / Average loans and leases	0.49	0.16	90	-0.06	-0.21	68	-0.15	-0.16	45	0.58	0.82	34	0.16	0.24	43
Provision for loan and lease losses / Net loan and lease losses	208.12	151.30	66	-101.69	-65.12	45	-201.49	-105.48	34	398.98	487.86	58	100.18	130.58	30
Allowance for loan and lease losses / Total loans and leases not held for sale	1.21	1.17	61	1.40	1.32	63	1.31	1.23	64	1.47	1.58	48	0.82	0.83	49
Allowance for loan and lease losses / Total loans and leases	1.20	1.15	60	1.40	1.30	63	1.31	1.20	64	1.46	1.55	48	0.81	0.81	50
Allowance for loan and lease losses / Net loans and leases losses (X)	5.52	38.64	20	22.19	17.40	73	16.67	21.39	61	10.12	11.58	64	5.28	8.03	57
Allowance for loan and lease losses / Nonaccrual assets	268.05	428.13	39	452.61	330.05	79	490.49	364.13	75	365.59	299.17	71	170.19	218.72	56
ALLL / 90+ days past due + nonaccrual loans and leases	247.54	320.87	45	385.91	271.93	78	440.82	287.08	76	301.04	244.34	68	149.94	151.73	61
Gross loan and lease losses / Average loans and leases	0.32	0.16	83	0.16	0.20	52	0.17	0.19	54	0.22	0.34	41	0.27	0.28	55
Recoveries / Average loans and leases	0.09	0.07	69	0.10	0.08	64	0.09	0.08	66	0.07	0.07	57	0.11	0.08	76
Net losses / Average loans and leases	0.23	0.09	84	0.06	0.12	42	0.07	0.11	49	0.15	0.27	42	0.16	0.21	50
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	65.16	34.26	87	34.29	25.09	74	44.18	34.67	71	28.52	33.98	48	49.51	36.22	83
Earnings coverage of net loan and lease losses (X)	7.16	36.38	27	38.68	26.30	70	31.78	39.72	61	18.66	22.91	61	18.01	24.40	57

Net Loan and Lease Losses By Type

Real estate loans	0.17	-0.01	97	0.03	0.02	67	0.05	0.02	77	0	0.04	17	0.01	0.01	53
Real estate loans secured by 1-4 family	-0.02	-0.02	36	-0.03	-0.01	27	-0.02	-0.02	40	-0.03	0.01	17	0.02	0.01	61
Revolving	-0.03	-0.06	47	-0.01	-0.07	49	-0.02	-0.07	48	-0.02	0.01	27	0.03	0.02	63
Closed-end	-0.02	-0.01	35	-0.04	-0.01	20	-0.02	-0.01	38	-0.03	0	16	0.02	0	68
Commercial real estate loans	0.23	0	98	0.05	0.04	67	0.06	0.04	72	0.01	0.07	29	0.01	0.01	60
Construction and land development	0.59	-0.02	98	-0.05	0.01	13	0.06	0	88	0.02	0	78	0.06	-0.01	89
1-4 family	0	0	25	0	0	88	0	0	85	0	0	86	0.03	0	94
Other	0.59	-0.01	98	-0.06	0.01	10	0.06	0	89	0.02	0	77	0.03	-0.01	90
Multifamily	0.77	0	99	0	0.01	16	0	0.01	21	0	0	58	0	0	56
Nonfarm nonresidential	0.06	0	89	0.09	0.05	74	0.07	0.05	71	0	0.11	20	-0.01	0.02	21
Owner-occupied	0	0	72	0.09	0.01	93	0.07	0.01	93	0.01	0.02	51	-0.01	0.01	12
Other	0.06	0.01	89	0	0.04	25	0	0.04	28	0	0.08	8	0	0.01	60
Real estate loans secured by farmland	0	0	17	0	-0.01	20	0.32	0	96	0	0.02	12	-0.03	0.01	8
Commercial and industrial loans	-0.03	0.11	16	0.07	0.19	39	0.07	0.17	37	0.45	0.47	56	0.29	0.37	51
Loans to individuals	0.54	0.76	46	0.40	0.72	41	0.40	0.71	39	0.66	1.13	45	0.91	1.17	49
Credit card loans	2.55	1.94	68	1.74	2.27	36	1.69	1.84	48	2.75	2.92	43	3.16	3.11	45
Agricultural loans	0.81	0.02	96	0.10	0.02	86	0.07	0.02	84	0.03	0.19	63	0.16	0.08	79
Loans to foreign governments and institutions		0.05			0			0			0			0	
Other loans and leases	0.86	0.13	91	-0.43	0.09	0	-0.47	0.10	1	-0.29	0.15	1	-0.31	0.15	1

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	52,464	27,301	26,664	54,240	37,719
90+ days past due loans and leases	6,582	5,160	2,808	8,465	5,793
Nonaccrual loans and leases	79,447	29,854	24,920	39,479	42,886
Total past due and nonaccrual loans and leases	138,493	62,315	54,392	102,184	86,398
Restructured					
Restructured 30-89 days past due	3,276	140	54	232	76
Restructured 90+ days past due	9	31	6	32	51
Restructured nonaccrual	8,425	4,810	3,878	11,301	19,377
Total restructured loans and leases	11,710	4,981	3,938	11,565	19,504
Loans Held for Sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	56,443	1,963	2,233	2,708	5,347
Other real estate owned	16,377	2,337	2,024	2,496	8,464
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.30	0.33	57	0.28	0.29	57	0.28	0.32	56	0.55	0.39	75	0.42	0.43	57
90+ days past due loans and leases	0.04	0.10	54	0.05	0.09	63	0.03	0.10	53	0.09	0.12	65	0.06	0.15	48
Nonaccrual loans and leases	0.45	0.37	67	0.31	0.54	24	0.27	0.46	26	0.40	0.66	30	0.47	0.51	47
90+ days past due and nonaccrual loans and leases	0.49	0.52	57	0.36	0.68	24	0.30	0.62	22	0.49	0.85	31	0.54	0.71	42
Restructured															
30-89 days past due restructured	0.02	0.01	79	0	0.01	51	0	0.01	45	0	0.01	49	0	0.01	34
90+ days past due restructured	0	0.01	65	0	0	65	0	0	63	0	0.01	61	0	0.01	68
Nonaccrual restructured	0.05	0.09	48	0.05	0.12	35	0.04	0.10	35	0.11	0.13	53	0.21	0.14	73
30-89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.30	0.33	57	0.28	0.29	57	0.28	0.32	56	0.55	0.40	75	0.42	0.43	57
90+ days past due assets	0.04	0.10	53	0.05	0.09	63	0.03	0.10	52	0.09	0.12	65	0.06	0.15	47
Nonaccrual assets	0.45	0.37	66	0.31	0.55	24	0.27	0.47	26	0.40	0.67	29	0.47	0.53	47
30+ days past due and nonaccrual assets	0.78	0.89	58	0.64	1	33	0.58	0.97	29	1.03	1.29	47	0.96	1.19	50
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.27	0.33	53	0.18	0.40	20	0.14	0.36	18	0.27	0.52	25	0.33	0.44	42
90+ days past due and nonaccrual assets + other real estate owned	0.33	0.35	57	0.19	0.42	18	0.15	0.37	18	0.29	0.55	27	0.39	0.48	46
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.50	0.38	71	0.18	0.48	15	0.15	0.41	13	0.25	0.60	17	0.39	0.53	36
Allowance for loan and lease losses	73.04	55.46	71	25.40	67.85	15	23.92	62.64	16	31.14	66.66	18	77.85	115.41	34
Equity capital + allowance for loan and lease losses	4.83	3.63	75	1.62	4.12	16	1.39	3.60	14	2.14	4.97	18	2.72	4.28	34
Tier 1 capital + allowance for loan and lease losses	6.03	3.90	77	2.18	4.89	17	1.84	4.30	16	2.97	6.05	20	3.80	5.65	34
Loans and leases + other real estate owned	0.88	0.61	75	0.36	0.82	15	0.31	0.71	18	0.45	0.97	17	0.63	0.85	37

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.23	0.23	64	0.20	0.25	49	0.20	0.26	45	0.58	0.39	76	0.27	0.38	43
90+ days past due	0.04	0.11	61	0.05	0.12	62	0.01	0.12	51	0.07	0.16	63	0.03	0.16	48
Nonaccrual	0.40	0.41	59	0.31	0.60	28	0.27	0.52	30	0.39	0.76	26	0.39	0.46	48
Commercial and industrial															
30–89 days past due	0.49	0.29	78	0.21	0.24	59	0.35	0.24	72	0.21	0.23	60	0.56	0.31	79
90+ days past due	0.05	0.06	70	0.05	0.02	84	0.09	0.04	84	0.07	0.03	75	0.18	0.05	89
Nonaccrual	0.45	0.47	58	0.31	0.65	31	0.23	0.57	28	0.45	0.75	37	1.08	0.83	69
Individuals															
30–89 days past due	0.92	0.83	65	0.72	0.60	66	0.85	0.63	68	1.01	0.83	68	1.20	0.83	71
90+ days past due	0.08	0.10	62	0.07	0.08	65	0.10	0.09	69	0.12	0.14	61	0.13	0.17	63
Nonaccrual	0.21	0.17	68	0.18	0.17	60	0.20	0.17	64	0.22	0.28	58	0.20	0.17	64
Depository institution loans															
30–89 days past due	3.65	0	95	1.09	0.03	95	1.69	0.01	95	1.25	0	95	2.48	0	98
90+ days past due	0.35	0	97	0	0	47	0.17	0	97	0.83	0	97	0	0	49
Nonaccrual	0	0	46	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural															
30–89 days past due	0.34	0.09	82	0.13	0.11	69	0.32	0.07	89	0.40	0.17	80	0.32	0.24	70
90+ days past due	0.01	0	90	0.23	0	97	0	0	85	0.56	0	99	0.01	0	88
Nonaccrual	2.28	0.27	92	0.87	0.51	77	0.77	0.70	79	1.26	0.49	83	0.85	0.67	74
Foreign governments															
30–89 days past due		0			0			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.14			0.17			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0	0.13	33	2.28	0.11	97	0.02	0.12	53	0.31	0.18	75	0.20	0.20	62
90+ days past due	0	0.01	75	0.02	0.01	86	0	0.01	34	0.03	0.01	85	0.01	0.01	79
Nonaccrual	0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.20	0.39	35	0.24	0.36	46	0.30	0.46	40	0.58	0.65	60	0.46	0.67	41
	90+ days past due	0.07	0.22	66	0.09	0.25	67	0.01	0.24	48	0.03	0.33	50	0.08	0.31	57
	Nonaccrual	0.25	0.58	28	0.40	0.76	30	0.29	0.71	22	0.48	0.89	31	0.61	0.73	48
Revolving	30-89 days past due	0.17	0.31	33	0.12	0.33	26	0.07	0.28	25	0.82	0.48	79	0.25	0.45	29
	90+ days past due	0.01	0.02	71	0.07	0.03	82	0.03	0.02	78	0.05	0.03	76	0.06	0.05	72
	Nonaccrual	0.38	0.86	44	0.33	1.05	32	0.32	1.18	30	0.39	1.13	31	0	1	5
Closed-end	30-89 days past due	0.20	0.41	38	0.26	0.36	50	0.36	0.49	49	0.52	0.65	50	0.52	0.70	47
	90+ days past due	0.08	0.25	66	0.10	0.27	68	0.01	0.26	47	0.03	0.38	47	0.09	0.35	57
	Nonaccrual	0.22	0.57	28	0.41	0.71	34	0.28	0.67	23	0.50	0.87	33	0.80	0.70	61
Junior lien	30-89 days past due	0.07	0.01	97	0.03	0.01	86	0.05	0.01	93	0.02	0.02	62	0.08	0.02	92
	90+ days past due	0	0	78	0	0	34	0.01	0	85	0.01	0	90	0	0	29
	Nonaccrual	0.03	0.02	72	0.05	0.04	64	0.03	0.03	61	0.07	0.04	73	0.16	0.04	91
Commercial real estate	30-89 days past due	0.25	0.13	77	0.19	0.16	68	0.13	0.15	58	0.56	0.26	83	0.18	0.18	62
	90+ days past due	0.02	0.01	78	0.01	0.01	62	0.01	0.01	76	0.09	0.02	88	0.02	0.03	61
	Nonaccrual	0.32	0.29	62	0.19	0.48	28	0.18	0.38	34	0.24	0.62	23	0.22	0.23	58
Construction and development	30-89 days past due	0.57	0.19	85	0.23	0.15	77	0.44	0.17	84	1.71	0.28	93	0.39	0.28	72
	90+ days past due	0.03	0.01	87	0.02	0.01	83	0	0.01	80	0.01	0.01	80	0.03	0.02	77
	Nonaccrual	0.19	0.14	74	0.04	0.31	42	0.07	0.20	51	0.18	0.41	54	0.19	0.20	70
1-4 family	30-89 days past due	0.19	0.02	94	0	0.03	31	0.42	0.02	98	0.18	0.03	90	0.24	0.06	88
	90+ days past due	0.02	0	92	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	64	0	0.02	63	0	0.01	66	0	0.03	58	0	0.02	61
Other	30-89 days past due	0.38	0.13	85	0.23	0.10	82	0.02	0.13	59	1.53	0.22	93	0.15	0.20	67
	90+ days past due	0.01	0	85	0.02	0	88	0	0	85	0.01	0	88	0.03	0.01	83
	Nonaccrual	0.19	0.12	78	0.04	0.25	50	0.07	0.16	61	0.18	0.35	62	0.19	0.17	73
Multifamily	30-89 days past due	0	0.04	28	0.07	0.09	70	0.03	0.07	64	0.10	0.09	69	0	0.08	19
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.06	26	0	0.13	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0.18	0.10	79	0.19	0.12	74	0.06	0.13	45	0.25	0.23	64	0.13	0.14	52
	90+ days past due	0.02	0.01	79	0.01	0.01	65	0.02	0.01	84	0.12	0.02	88	0.01	0.03	61
	Nonaccrual	0.39	0.36	64	0.25	0.58	31	0.23	0.45	41	0.29	0.80	25	0.24	0.28	47
Owner Occupied	30-89 days past due	0.10	0.04	82	0.17	0.04	93	0.05	0.04	66	0.20	0.07	88	0.13	0.07	76
	90+ days past due	0.02	0	85	0	0	35	0	0	37	0.02	0	88	0	0.01	60
	Nonaccrual	0.30	0.12	82	0.12	0.20	40	0.10	0.17	38	0.21	0.27	44	0.22	0.16	65
Other	30-89 days past due	0.08	0.05	73	0.02	0.07	46	0.01	0.08	39	0.05	0.14	49	0.01	0.07	24
	90+ days past due	0	0	84	0.01	0.01	76	0.02	0	90	0.10	0.01	91	0.01	0.01	72
	Nonaccrual	0.10	0.21	44	0.14	0.31	41	0.13	0.23	46	0.08	0.44	23	0.02	0.10	31
Farmland	30-89 days past due	0.16	0.09	80	0.08	0.13	66	0.98	0.10	94	0.90	0.11	91	0.60	0.23	83
	90+ days past due	0.09	0	94	0.53	0.01	96	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	1.95	0.51	85	2.41	1.06	83	2.31	0.69	85	2.80	1.13	80	2.31	0.84	83
Credit card	30-89 days past due	1.32	1.22	72	1.30	0.79	83	1.17	0.81	75	1.36	0.95	76	1.57	1.19	72
	90+ days past due	0.61	0.50	56	0.55	0.40	60	0.71	0.45	68	0.79	0.63	56	0.93	0.78	55
	Nonaccrual	0	0.13	71	0	0.08	74	0	0.10	73	0	0.05	76	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	2,477,361	943,626	945,003	941,086	1,049,304
Retained earnings	1,056,952	1,058,229	1,080,825	995,813	953,656
Accumulated other comprehensive income (AOCI)	-507,653	14,341	-11,034	56,606	11,010
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	3,026,660	2,016,196	2,014,794	1,993,505	2,013,970
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,167,532	643,399	640,979	651,994	664,712
Accumulated other comprehensive income-related adjustments	-507,653	14,341	-11,034	56,607	11,010
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,366,781	1,358,456	1,384,849	1,284,904	1,338,248
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,366,781	1,358,456	1,384,849	1,284,904	1,338,248
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	84,146	84,160	84,101	84,034
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	84,146	84,160	84,101	84,034
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	84,146	84,160	84,101	84,034
Tier 1 Capital	2,366,781	1,442,602	1,469,009	1,369,005	1,422,282
Tier 2 Capital					
Tier 2 capital instruments and related surplus	257,610	100,000	100,000	100,000	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	195,847	99,426	90,286	106,700	72,987
Exited advanced approach eligible credit reserves					0
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	453,457	199,426	190,286	206,700	72,987
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	453,457	199,426	190,286	206,700	72,987
Exited advanced approach tier 2 capital					
Total capital	2,820,238	1,642,028	1,659,295	1,575,705	1,495,269
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	32,027,093	19,105,704	19,778,867	17,426,247	14,704,819
Less: Deductions from common equity tier 1 capital	1,167,532	643,399	640,979	651,994	664,712
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	30,859,561	18,462,305	19,137,888	16,774,253	14,040,107
Total risk-weighted assets	22,558,732	11,724,723	11,761,700	11,103,141	10,605,651
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	10.49	11.77	34	11.59	12.59	35	11.77	12.37	43	11.57	12.35	39	12.62	12.11	67
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.49	12.48	15	12.30	13.31	38	12.49	13.11	43	12.33	13.08	43	13.41	12.78	69
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.50	14.27	18	14	15.21	28	14.11	14.91	40	14.19	15.23	35	14.10	14.36	56
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	7.67	9.22	13	7.81	9.07	16	7.68	8.98	19	8.16	9.13	20	10.13	9.76	64
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	304	77	69	118	212	294.81	74.71
Other insurance activities income	304	77	69	118	212	294.81	74.71
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	495,614	300,442	301,495	296,435	293,755	64.96	91.41

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.77			53.46			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.23			46.54			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.73			13.15			13.40			11.24			7.26	
<hr/>															
Insurance activities revenue / Adjusted operating income	0.04	0.36	47	0.02	0.38	39	0.01	0.36	34	0.02	0.41	36	0.03	0.47	41
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income		32.83			31.14			32.99			38.23			34.91	
Other premium income / Total premium income		67.17			68.86			67.01			61.77			65.09	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		15.15			28.21			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		177.77			5.51			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		4,581.19			-364.02			927.51			447.82			233.61	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	19.21	12.02	78	19.04	11.72	79	18.95	12	78	19.59	11.03	85	19.65	11.51	80
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34

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Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Yield: Foreign loans		0.84			0.63			0.66			0.87			1.25	
Cost: Interest-bearing deposits		0.52			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions		0.05			0			0			0			0	
Growth Rates															
Net loans and leases		20.31			-0.16			6.83			-2.40			22.48	
Total selected assets		21.10			3.36			9.48			2.04		-100	12.40	2
Deposits		-2.72			10.74			0.73			3.46			10.36	

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Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	300,440	150,252	200,336	157,203	202,753	99.96	201.50
Dividends	260,000	120,000	160,000	130,000	178,000	116.67	198.85
Interest	58	10	14	72	303	480.00	-10.77
Management and service fees	40,382	30,242	40,322	27,131	24,450	33.53	220.90
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	300,440	150,252	200,336	157,203	202,753	99.96	201.50
Securities gains (losses)	0	0	0	0	0		
Other operating income	-1,617	1,295	985	1,587	1,396		
Total operating income	298,823	151,547	201,321	158,790	204,149	97.18	198.53
Operating Expenses							
Personnel expenses	31,064	29,270	36,397	31,521	34,213	6.13	87.30
Interest expense	4,170	4,051	5,401	3,376	0	2.94	264.51
Other expenses	83,919	22,620	32,071	18,812	36,487	270.99	151.59
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	119,153	55,941	73,869	53,709	70,700	113.00	133.24
Income (loss) before taxes	179,670	95,606	127,452	105,081	133,449	87.93	266.58
Applicable income taxes (credit)	-16,410	-6,027	-7,661	-6,104	-11,901		
Extraordinary items							
Income before undistributed income of subsidiaries	196,080	101,633	135,113	111,185	145,350	92.93	202.93
Equity in undistributed income of subsidiaries	-79,787	39,415	57,008	49,959	35,646		
Bank subsidiaries	-79,787	39,415	57,008	49,959	35,646		
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	116,293	141,048	192,121	161,144	180,996	-17.55	60.95
Memoranda							
Bank net income	180,213	159,415	217,008	179,959	213,646	13.05	90.65
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	0	0	0	0	0		

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Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,946,236	89.08	1,974,838	89.62	1,960,198	89.14	2,028,940	1,949,591	49.19	99.91
Common and preferred stock	2,957,424	89.42	1,967,045	89.27	1,953,002	88.81	1,986,642	1,899,312	50.35	102.24
Excess cost over fair value	1,323	0.04	1,323	0.06	1,323	0.06	1,323	1,323	0.00	0.00
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	-12,511	-0.38	6,470	0.29	5,873	0.27	40,975	48,956		
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	108,859	3.29	170,389	7.73	181,076	8.23	123,229	147,082	-36.11	1043.48
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	28,020	0.85	28,020	1.27	28,020	1.27	28,020	28,020	0.00	0.01
Other assets	224,134	6.78	30,343	1.38	29,826	1.36	31,917	32,382	638.67	429.60
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,307,249	100.00	2,203,590	100.00	2,199,120	100.00	2,212,106	2,157,075	50.08	112.87
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		-100.00
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	98,845	2.99	98,694	4.48	98,732	4.49	98,580	0	0.15	394.23
Other liabilities	39,600	1.20	32,664	1.48	25,832	1.17	66,477	55,999	21.23	82.21
Balance due to subsidiaries and related institutions	163,342	4.94	87,347	3.96	88,025	4	87,279	87,105	87.00	98.05
Total liabilities	301,787	9.13	218,705	9.92	212,589	9.67	252,336	143,104	37.99	124.86
Equity Capital	3,005,462	90.87	1,984,885	90.08	1,986,531	90.33	1,959,770	2,013,971	51.42	111.74
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	2,477,361	74.91	943,626	42.82	945,003	42.97	941,086	1,049,305	162.54	260.86
Common surplus	0	0	0	0	0	0	0	0		
Retained earnings	1,035,754	31.32	1,026,918	46.60	1,052,562	47.86	962,078	953,656	0.86	41.52
Accumulated other comprehensive income	-507,653	-15.35	14,341	0.65	-11,034	-0.50	56,606	11,010		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	3,307,249	100.00	2,203,590	100.00	2,199,120	100.00	2,212,106	2,157,075	50.08	112.87
Memoranda										
Loans and advances from bank subsidiaries	265	0.01	344	0.02	1,011	0.05	311	183	-22.97	
Loans and advances from nonbank subsidiaries	163,077	4.93	87,003	3.95	87,014	3.96	86,968	86,922	87.44	97.72
Notes payable to subsidiaries that issued TPS	160,600	4.86	84,526	3.84	84,537	3.84	84,491	84,445	90.00	100.75
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	4.79	11.02	3	9.57	12.52	27	9.73	11.94	29	8.12	7.29	58	9.54	9.68	49
Bank net income / Average equity investment in banks.....	8.29	11.60	16	10.82	12.35	43	11.06	11.80	50	9.22	7.45	68	11.88	10.51	68
Nonbank net income / Average equity investment in nonbanks.....		9.71			13.18			13.12			9.75			7.89	
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income.....	154.96	98.76	99	113.02	96.45	94	112.95	96.79	94	111.68	88.16	84	118.04	82.22	96
Nonbank net income / Parent net income.....	0	2.50	16	0	3.22	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income.....		85.68			66.57			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital.....	10.04	18.39	39	11.02	16.51	45	10.70	16.81	43	12.88	20.06	47	7.11	20.43	30
Total debt / Equity capital.....	3.29	12.61	31	4.97	11.37	35	4.97	11.71	35	5.03	14.41	33	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital.....	8.63	14.76	39	9.23	13.41	42	9.23	13.63	44	9.34	16.67	40	4.19	16.36	23
Total debt + Loans guaranteed for affiliate / Equity capital.....	3.29	12.68	31	4.97	11.46	35	4.97	11.77	35	5.03	14.68	32	0	14.56	13
Total debt / Equity capital – excess over fair value.....	3.29	12.75	31	4.98	11.47	36	4.97	11.81	35	5.03	14.52	33	0	14.51	13
Long-term debt / Equity capital.....	3.29	11.91	32	4.97	10.65	35	4.97	10.95	35	5.03	13.56	34	0	13.04	13
Short-term debt / Equity capital.....	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital.....	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital.....	0.04	0.09	82	0.07	0.08	82	0.07	0.05	83	0.07	0.08	82	0.07	0.12	80
Long-term debt / Consolidated long-term debt.....	35.13	39.59	42	50.11	40.69	55	50.13	39.86	55	50.08	34.67	64	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital.....	98.45	104.01	23	99.17	103.15	24	98.38	103.22	22	101.44	102.81	42	94.37	103.22	8
Total investment in subs / Equity capital.....	98.03	109.29	13	99.49	108.29	20	98.67	108.40	16	103.53	110.16	41	96.80	111.07	7
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	-0.30	0.39	14	-0.09	0.27	24	-0.17	0.29	21	0.17	0.47	42	-0.63	0.36	8
Equity investment in subs – equity cap / Net income-div (X).....		1.15			0.85			1.05		0.87	1.82	35		1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	128.46	130.36	53	125.18	152.56	44	124.39	152.85	42	94.41	136.59	24	149.44	177.68	45
Cash from ops + noncash items + op expense / Op expense + dividend.....	4.45	118.32	16	145.26	155.61	53	127.61	154.48	42	91.06	147.24	15	157.68	190.27	41
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	74.87	105.80	26	141.63	94.59	77	138.28	98.54	78	90.86	134.08	21	154.78	116.34	79
Pretax operating income + interest expense / Interest expense.....	4,408.63	1,565.66	88	2,460.06	1,645.53	75	2,459.79	1,835.33	74	3,212.59	2,016.32	84		1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	2,232.33	1,454.22	76	1,719.34	1,896.20	66	1,720.29	1,770.77	67	1,724.63	1,539.23	77	3,075.45	1,632.83	83
Dividends + interest from subsidiaries / Interest expense + dividends.....	189.45	150.57	72	149.53	174.48	53	149.49	174.12	52	98.58	150.43	24	225.24	210.80	64
Fees + other income from subsidiaries / Salary + other expenses.....	35.12	10.18	84	58.28	12.03	87	58.89	11.92	87	53.90	13.95	83	34.58	16.52	75
Net income / Current part of long-term debt + preferred dividends (X).....		26.99			40.79			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	3.70	3.60	59	7.20	3.29	78	7.90	3.44	79	4.33	3.85	58	5.19	2.64	73
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....		0.30			0.60			0.17			0.10			0.04	
Nonaccrual.....		0.65			1.04			0.92			1.03			0.54	
Total.....		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0.52	1.77	72	0.45	1.76	69	0.44	1.76	69	0.49	2.66	68	0.60	5.62	62
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	67.88	70.90	52	74.98	69.90	63	75.22	66.37	63	115.63	81.10	84	54.46	57.84	55
Dividends declared / Net income.....	114.45	31.93	98	54.03	27.22	93	52.90	28.27	92	79.78	42.29	91	43.74	33.08	71
Net income – dividends / Average equity.....	-0.69	7.51	2	4.40	9.25	11	4.58	8.62	13	1.64	4.14	21	5.37	6.46	35
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	195.34	133.26	73	157.46	160.45	60	157.42	155.92	62	101.12	132.17	35	224.85	178.13	63
Dividends from nonbank subsidiaries.....	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries.....	195.34	183.35	68	157.46	213.42	49	157.42	203.53	51	101.12	174.85	23	224.85	260.40	53
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	144.27	43.79	94	75.28	43.30	79	73.73	45.96	73	72.24	60.28	63	83.32	66.55	67
Interest income from bank subsidiaries.....	0.03	0.21	64	0.01	0.11	55	0.01	0.11	55	0.04	0.36	54	0.14	0.54	65
Management and service fees from bank subsidiaries.....	22.41	0.95	96	18.97	0.87	96	18.58	0.88	95	15.08	1.47	92	11.44	1.55	90
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries.....	166.71	52.71	95	94.25	48.70	89	92.32	51.33	88	87.35	62.88	70	94.90	69.36	73
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....		47.96			66.90			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		3.25			2.38			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries.....		0.51			0.66			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.12			0.11			0.07			0.16			1.06	
Operating income from nonbank subsidiaries.....		64.26			94.31			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	87.01	67.73	44	79.18	72.55	32	79.48	74.16	33	81.87	69.76	36	87.19	67.32	43
Interest income from bank subsidiaries.....	0.02	0.98	52	0.01	0.27	50	0.01	0.23	51	0.05	0.63	50	0.15	0.80	57
Management and service fees from bank subsidiaries.....	13.51	1.25	92	19.96	1.64	92	20.03	1.44	94	17.09	1.87	92	11.98	1.81	89
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries.....	100.54	81.70	96	99.15	82.68	65	99.51	83.13	67	99	82.20	60	99.32	78.80	68
Dividends from nonbank subsidiaries.....	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries.....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries.....	0	4.41	19	0	5.69	14	0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt.....	165.25	27.96	96	88.50	28.03	83	89.16	26.38	85	88.54	27.08	85		28.33	